

UNITED STATES BANKRUPTCY COURT

CENTRAL DISTRICT OF CALIFORNIA

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In Re: Case No. 6:17-bk-19494-SC
Chapter 15

CHENG WAI HUNG,

Debtor.

Riverside, California
Tuesday, December 19, 2017
1:30 PM

#13.00 Recognition hearing to
Consider the Chapter 15
Petitions and Request for
Recognition of the Hong Kong
Proceeding and Related Relief

TRANSCRIPT OF PROCEEDINGS
BEFORE THE HONORABLE SCOTT C. CLARKSON
UNITED STATES BANKRUPTCY COURT

APPEARANCES:

For Osman Mohammed Arab and
Wong Kwok Keung:

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CHENG WAI HUNG

1 RIVERSIDE, CALIFORNIA DECEMBER 19, 2017 1:36 PM

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3 (Call to order of the Court.)

4 THE COURT: Number 13 in the Wai Hung Cheng matter.
5 This is a recognition hearing, can consider the Chapter 15
6 petitions. Appearances, please?

7 MS. CHAN: Good afternoon, Your Honor and lady. My
8 name is So Lin Chan, and I am the oldest.

9 THE COURT: You just need to tell me your name right
10 now.

11 MS. CHAN: Okay.

12 THE COURT: You're So Lin Chan?

13 MS. CHAN: Yes.

14 THE COURT: Thank you. It's her turn now.

15 MS. WINTHROP: So I have to announce. And there's
16 someone on the telephone.

17 Good afternoon, Your Honor. Rebecca Winthrop of
18 Norton Rose Fulbright US LLP on behalf of petitioners Osman
19 Mohammed Arab and Wong Kwok Keung, appointed by the High Court
20 of the Hong Kong Special Administrative Region as Trustee for
21 the Chapter 15 debtors.

22 THE COURT: Thank you. Are there any parties on the
23 telephone?

24 MS. WINTHROP: Yes, Your Honor. My colleague is, and
25 I'll let him announce his presence.



CHENG WAI HUNG

1 MR. ROSENBLATT: Good afternoon, Your Honor. It's
2 Andrew Rosenblatt, also from Norton Rose Fulbright, here on
3 behalf of the petitioners.

4 THE COURT: Good afternoon. Are there any other
5 parties wishing to be heard today?

6 All right. This is a recognition motion. Ms.
7 Winthrop?

8 MS. WINTHROP: Thank you, Your Honor. First of all,
9 thank you for allowing Mr. Rosenblatt to appear by telephone.
10 We appreciate that courtesy and cooperation.

11 Secondly, a former colleague of mine used to say the
12 best oral argument is where you say thank you, Your Honor, and
13 you sit down. So on behalf of that we would like to submit, on
14 behalf of the tentative, which is to grant our petition. We
15 have received no opposition. The only item out there is a
16 letter, which I believe is what Ms. Chen is here to comment on.

17 THE COURT: Would you like to comment on the letter?

18 MS. WINTHROP: Yes, Your Honor. We believe that it is
19 not an opposition, that the motion is --

20 THE COURT: I say it is. Would you like to comment on
21 the letter?

22 MS. WINTHROP: All right. It is in opposition then,
23 Your Honor. We feel that what this is is not in opposition to
24 the relief being requested right now, which is to grant the
25 verified petition and to recognize the foreign proceeding.



CHENG WAI HUNG

1 If anything, the letter promotes and supports the
2 relief requested by the petitioners, which is there are
3 properties out here that belong to the debtor. These
4 properties are being transferred without the authorization of
5 the petitioners, and that the relief is equitable and
6 particularly appropriate under these circumstances.

7 THE COURT: All right. Thank you very much.

8 Mr. Rosenblatt, do you have anything?

9 MR. ROSENBLATT: Your Honor, I think my colleague's
10 stated it properly. To me, the letter simply confirmed that
11 what we're doing is prudent and absolutely necessary in order
12 to protect the property, the assets of the debtors.

13 I think the relief that we're asking for is precisely
14 and exactly -- what happened here is exactly the reason why you
15 seek Chapter 15 relief. What was particularly troubling was
16 that assets were sold in September, and proceeds from that sale
17 were then transferred to family members.

18 So, as Ms. Winthrop said, if anything, the letter just
19 supports and bolsters the relief that we're seeking.

20 THE COURT: All right. Thank you very much.

21 Ms. Chan, now it is your turn.

22 MS. CHAN: Although I, Your Honor, although I am not a
23 party of this case, and I don't know too much about this. And
24 I only know my brother have been sure up till he got the notice
25 from the law firm. And I do have some issue I want to raise,



CHENG WAI HUNG

1 and if I may?

2 THE COURT: Well, do you know where your brothers are?

3 MS. CHAN: I don't know where is my brother.

4 THE COURT: Have you talked to your brother in the
5 last year?

6 MS. CHAN: No. I haven't been talked to my brother
7 for three years.

8 THE COURT: You haven't talked to -- you have two
9 brothers, right?

10 MS. CHAN: Yes.

11 THE COURT: And what are their names?

12 MS. CHAN: The oldest one is Wai Hung Cheng and the
13 youngest one is Wai Duck Chan.

14 THE COURT: All right. And when was the last time you
15 saw your brothers?

16 MS. CHAN: It's, I think it's almost three years ago
17 when I was in Hong Kong. My daughter have a baby girl, and
18 that time I was in Hong Kong, and I saw them.

19 THE COURT: Okay. May I ask you? I've read your
20 letter, and I've reviewed the documents. Can you tell me what
21 your motivation was to write this letter?

22 MS. CHAN: The motivation is, like, the house, the
23 residence in 44765 Via Pino in Temecula. That is our house
24 before, but we sold that in 2013, and to the Hu Wang (ph.) and
25 his wife.



CHENG WAI HUNG

1 THE COURT: To who?

2 MS. CHAN: Wai Hung.

3 THE COURT: Yes.

4 MS. CHAN: The build -- yes.

5 THE COURT: Who is that person?

6 MS. CHAN: Is the person they bought the house.

7 THE COURT: And are they related to you?

8 MS. CHAN: No.

9 THE COURT: And did you get money from them.

10 MS. CHAN: Oh, yes. We --

11 THE COURT: And how much money did you get from them?

12 MS. CHAN: We sell the house is 134 -- may I?

13 One year and thirty four hundred thousand is --

14 THE COURT: Okay. Keep going.

15 MS. CHAN: Oh. Okay. So and I think they buy the
16 house for the investment or something. So they are going --
17 they put the house on the market almost a year now. So why
18 now? Because they got the letter -- that listing agent got the
19 letter from the law firm, so they took off the house from the
20 market. And I want to make that clear, because this house
21 we -- my husband and I, we start to build the house in 2003,
22 and on the land we bought. And then we move in in 2005,
23 November, so it's nothing to do with the debtors, my brothers.

24 THE COURT: Okay. Do you have a lawyer?

25 MS. CHAN: I don't have a lawyer.



CHENG WAI HUNG

1 THE COURT: Okay. You need to get a lawyer.

2 MS. CHAN: I don't know why, because I'm not a party
3 of this case.

4 THE COURT: Okay. So you don't think you need any
5 protection?

6 MS. CHAN: No, because we are senior citizen now, and
7 we don't have extra money to hire lawyer.

8 THE COURT: Well --

9 MS. CHAN: And I think all this is --

10 THE COURT: Do you think --

11 MS. CHAN: -- in the paperwork.

12 THE COURT: Do you think you need protection?

13 MS. CHAN: Well, of course I want to have protection,
14 yes.

15 THE COURT: From what?

16 MS. CHAN: From the -- from -- from the judge, Your
17 Honor, and from the system, I think the law system here, and we
18 have all this paperwork, and why the house has nothing to do.
19 Is of with the debtors.

20 THE COURT: Well, you took the house off the market.

21 MS. CHAN: No, the listing agent. Not my listing
22 agent. The owner's listing agent.

23 THE COURT: Why do you care about the owner?

24 MS. CHAN: What do you care? Because they want to
25 sell the house, so create a lot of problem for them.



CHENG WAI HUNG

1 THE COURT: Will you get money if they sell the house?

2 MS. CHAN: No.

3 THE COURT: Will you be affected in any way if they
4 sell the house?

5 MS. CHAN: No.

6 THE COURT: Okay. And so they voluntarily stopped --

7 MS. CHAN: The agent --

8 THE COURT: -- the process of selling --

9 MS. CHAN: Their agent, no.

10 THE COURT: Well, that's why they call them the agent,
11 because they're an agent of the person. They are acting for
12 them.

13 So the agent and the owners are no longer selling the
14 house, correct?

15 MS. CHAN: At this moment, probably, they, as the
16 owner, final is -- is nothing there for them, so they want to
17 start a new listing pretty soon, because they desperate to
18 sell the house.

19 THE COURT: Okay. But you don't benefit by that, do
20 you?

21 MS. CHAN: No.

22 THE COURT: How come they're not here?

23 MS. CHAN: Did they ask them to come over? I don't
24 know.

25 THE COURT: No? Nobody asked you to come either, but



CHENG WAI HUNG

1 you're here.

2 THE COURT: Oh, but I just want to make it clear for
3 the house sold.

4 THE COURT: Don't you think they are concerned?

5 MS. CHAN: They -- I'm sure they're concerned, but
6 they think that's nothing to do with them, because they all
7 have their legal papers.

8 THE COURT: Okay. So why do you think it has
9 something to do with them --

10 MS. CHAN: Because create --

11 THE COURT: -- if they have the legal papers?

12 MS. CHAN: Because create them law problem, and they
13 are complaining they are scared, and I don't know what to do.

14 THE COURT: You should tell -- you're not a lawyer,
15 correct?

16 MS. CHAN: I'm not a lawyer.

17 THE COURT: You should tell them to get a lawyer.

18 MS. CHAN: May --

19 THE COURT: You should tell them. I'm very serious.
20 I am not being sarcastic. Anyone who feels economically
21 concerned about what is going on in this court needs to either
22 understand what's going on or find somebody that can help them
23 understand what's going on.

24 MS. CHAN: So, Your Honor, you mean all the agent and
25 all that they need.



CHENG WAI HUNG

1 THE COURT: Anyone who cares and feels like they may
2 be financially impacted by what is happening here in this
3 court, needs to either know what they're talking about or find
4 somebody that can help them to tell me what any issues are.

5 I need to understand the issues. I am here to help
6 anyone who has an issue: to review their comments, to review
7 their issue, to try to understand what they're telling me, and
8 then to process it, and then, if necessary, to make rulings, if
9 there are any rulings that are required. The Court is here for
10 that.

11 MS. CHAN: So you --

12 THE COURT: So I'm trying to tell you that I am not on
13 their side or your side or anybody's side. I'm telling you
14 that you need to protect yourself, and the people who you are
15 so concerned with need to protect themselves too.

16 And if you have an opportunity, will you be talking to
17 the owners?

18 MS. CHAN: Oh, I can talk to them.

19 THE COURT: No. Will you be?

20 MS. CHAN: Oh, I will.

21 THE COURT: Do you have any plans to call them up
22 after this hearing and tell them what happened?

23 MS. CHAN: Oh, yeah. Definitely. Yeah.--

24 THE COURT: All right. Well, you tell them that if
25 they feel like they need some help, they need to hire somebody,



CHENG WAI HUNG

1 an attorney, to protect them. Okay?

2 MS. CHAN: Okay. And thank you. And also the
3 other -- I want to respond to petitioner said that the debtor's
4 grant the power of attorney to me and my sister.

5 THE COURT: Yes.

6 MS. CHAN: So, yes, they did, but --

7 THE COURT: Well, if that's true it's true.

8 MS. CHAN: Yes. Uh-huh. So because that is very
9 common doing this for the bus -- to selling the land or buying
10 the land from our family and relatives.

11 THE COURT: So you're responsible for the activity?

12 MS. CHAN: Yes.

13 THE COURT: Okay. That's because they gave you a
14 power of attorney,

15 MS. CHAN: Yes.

16 THE COURT: Very good.

17 MS. CHAN: And the allegation number 3 say the
18 petitioner said that it appeared that I have a quitclaim
19 (indiscernible), so that that was in 2008.

20 Yes, I did, because that time we liked that area, and
21 we encourage our brother to move to America. And so we gave
22 them a lot each to build a house next to us. So that's the
23 time we gave to them.

24 THE COURT: Who owns those lots now?

25 MS. CHAN: Who owns legally --



CHENG WAI HUNG

1 THE COURT: The lots.

2 MS. CHAN: -- is --

3 THE COURT: Legally.

4 MS. CHAN: Yeah, legally is the debtor's name.

5 THE COURT: Okay.

6 MS. CHAN: Because I bought it quitclaim to them.

7 THE COURT: Well, so they own the property.

8 MS. CHAN: They own the property.

9 THE COURT: The two brothers.

10 MS. CHAN: Yes.

11 THE COURT: Okay. All right.

12 MS. CHAN: But they never pay for them.

13 THE COURT: But you gave them to them.

14 MS. CHAN: Yeah, I gave to them as a deal. Oh, no.

15 Is a -- as a gift --

16 THE COURT: Well, if it was a gift --

17 MS. CHAN: Encourage them to move to America.

18 THE COURT: But you gave it to them?

19 MS. CHAN: Yes.

20 THE COURT: As a gift?

21 MS. CHAN: Yes.

22 THE COURT: Okay. So they own it.

23 MS. CHAN: Legally, yes.

24 THE COURT: Okay. Anything else?

25 MS. CHAN: And also they set -- the petitioner set the



CHENG WAI HUNG

1 connection to the fee relatives, at that that is ownership
2 after adjacent lot may be part of (indiscernible) of the
3 intrafamily transition decide to hide the true ownership of the
4 properties.

5 Is it true I -- we used the quitclaim deed for the
6 interfamily transaction, and also we use among friends and a
7 business partner too. But this is not complicated or decide to
8 hide the true ownership of the properties. And I think it is
9 not fair to make such untrue and without base accusation.

10 It is wrong to suggest friend and family, they bought
11 the property next to each other, and they will suspect of
12 questionable dealings.

13 If I knew my two brother, they have been both -- I
14 want to have -- give them a lot in the first place. So I think
15 that's untrue for the -- petitioners say that.

16 THE COURT: How can you get in touch with your
17 brothers?

18 MS. CHAN: I only can get through to my sister-in-law
19 to deliver my message, but most time I don't get back. So I --
20 you can say I just depend to talk to my sister-in-law. I
21 cannot direct to talk to my brothers.

22 THE COURT: And why do you think your brothers will
23 not come here?

24 MS. CHAN: Well, I don't know. Maybe first, probably
25 they don't know they are being sued in here. I don't know.



CHENG WAI HUNG

1 And since in Hong Kong, after I have learned, they lost a
2 business and everything and they left, and until I got the
3 notice from the law firm, I know that he is being sued. And so
4 I think they left, and I don't know the reason why. And they
5 should stay to deal with all this situation.

6 And now, for me as a sister, I only can guess they are
7 feel so ashamed or disappointed to lose the family business,
8 and they couldn't face for other family members. And or maybe
9 they are scared of the freedom. Because for in -- is not
10 unusual for people to repower the passport while waiting for
11 the outcome of the case.

12 Or the worst, maybe they are worry about beaten by bad
13 guys hired by the creditors. This, it is -- it has happened in
14 Hong Kong. So I think that's the only reason I think -- I
15 scares. And I don't know for sure what reason.

16 THE COURT: Okay. Well, I thank you for everything.
17 And again, I repeat that if you feel financial concerned for
18 yourself or your family, you should seek out legal assistance,
19 if you can, because I don't think this is the last hearing on
20 this case.

21 And I have reviewed the motion and find that your
22 letter is not compelling with respect to the determination of
23 recognition. The Court does grant an order very shortly, or
24 you'll have to wait until next year.

25 And I appreciate you coming. Thank you very much.



CHENG WAI HUNG

1 MS. CHAN: Thank you, Your Honor. And I don't know
2 what kind of legal help for me, and because this is the first
3 time we deal with this. And for us, we, my husband and I, we
4 are senior. We don't really have that much extra money to hire
5 a lawyer. I thought as this not for us, and so where I can get
6 the help, I don't know.

7 THE COURT: Well, I think, perhaps, you should try to
8 find your brothers. Maybe they can help.

9 MS. CHAN: I don't know where is my brothers.

10 THE COURT: I understand that. You need to perhaps
11 try to find them.

12 MS. CHAN: If I know where they are, that's okay,
13 yeah, but now I don't know.

14 THE COURT: Well, maybe tomorrow you'll find out.

15 MS. CHAN: Tomorrow?

16 THE COURT: Maybe they'll send you a holiday card.

17 MS. CHAN: Oh, I wish, yeah, they will, because I miss
18 all the --

19 THE COURT: And if they do -- if they do, perhaps you
20 should contact Ms. Winthrop and say here's -- here is their
21 address. Here are their addresses.

22 Is this your husband behind you?

23 MS. CHAN: Yes, my husband.

24 THE COURT: He's raising his hand.

25 MS. CHAN: Yeah.



CHENG WAI HUNG

1 THE COURT: And I don't know if he's trying to get my
2 attention. Do you think he is?

3 MS. CHAN: Yes.

4 THE COURT: Yes?

5 MS. CHAN: I think my husband have something to talk
6 to you.

7 THE COURT: He does?

8 MS. CHAN: Um-hum.

9 THE COURT: Okay. Why not?

10 MS. CHAN: Thank you, Your Honor.

11 THE COURT: My pleasure.

12 MR. CHAN: Your Honor, I am sorry for my wife, you
13 know, as she's never, you know, she could -- you couldn't
14 under --

15 THE COURT: You do not need to be sorry.

16 MR. CHAN: Okay. That's okay then.

17 THE COURT: She did a fine job.

18 MR. CHAN: No, I am -- I just want to clarify, because
19 she get lost what --

20 THE COURT: Well, I understood everything she said.

21 MR. CHAN: And I want to clarify.

22 THE COURT: Excuse me. What is your name.

23 MR. CHAN: Huh?

24 MS. CHAN: Your name.

25 MR. CHAN: Oh. Oh. My name is Soo Sun Chan.



CHENG WAI HUNG

1 THE COURT: Please understand something.

2 MR. CHAN: Huh?

3 THE COURT: Please understand something.

4 MR. CHAN: Ah.

5 THE COURT: I read your wife's letter. I understood
6 everything in the letter.

7 MR. CHAN: Yeah.

8 THE COURT: I now have sat and listened to your wife.
9 She is very articulate.

10 MR. CHAN: Okay.

11 THE COURT: And I understood everything she said.

12 MR. CHAN: Okay. Okay. That's good.

13 THE COURT: So you don't need to repeat anything.

14 MR. CHAN: No, no. I am not repeating anything. I
15 want to clarify some things she told you. You know, I think
16 it's something not --

17 THE COURT: Is there something inaccurate that she
18 told me?

19 MR. CHAN: Yeah. I want to specify that, because
20 we --

21 THE COURT: Let's find out.

22 MR. CHAN: We are not the party being sue, so we had
23 no financial interest in this -- on this case, okay? I mean,
24 so we don't really -- that's why we didn't need to hire a
25 lawyer, because we don't need to defend ourselves.



CHENG WAI HUNG

1 THE COURT: Oh, I'm not complaining that you didn't
2 hire a lawyer.

3 MR. CHAN: Okay. Okay.

4 THE COURT: I'm just telling you that if you have any
5 fears --

6 MR. CHAN: Oh, okay. No.

7 THE COURT: -- then you should.

8 MR. CHAN: No, I think she came here today because
9 well, you know, her brother -- two brother -- with, they
10 disappear. We cannot find them to be here. Otherwise we won't
11 have to be here. Okay? So we just -- she just want to come
12 here to tell the judge, see what the whole case is all about,
13 and hopefully they can resolved the whole thing, so --

14 And also, she mentioned about the house belonged to us
15 before. And well, why we had to be concerned about the listing
16 agent, because I still taking care of the house for the owner,
17 which was trying to sell right now. We --

18 THE COURT: Who is the owner?

19 MR. CHAN: Oh, the owner is who? Shirley Wang (ph.).

20 THE COURT: And why do you take care of the home?

21 MR. CHAN: Well, okay. This what I want to explain to
22 you. When we sold -- when we quitclaimed the deed to 2012 to
23 my son, because we are almost before closure. So we cannot
24 refund in the house. So we want to -- we want to keep the
25 house at that time.



CHENG WAI HUNG

1 THE COURT: So you deeded the house to your son.

2 MR. CHAN: Yeah. At that time.

3 THE COURT: But did you continue paying the mortgage?

4 MR. CHAN: No, no. My son already pay all the
5 mortgage all along, okay? And because we -- we already broke,
6 because 2008, you know, all the stock market coming down.

7 THE COURT: But you had already purchased the
8 property.

9 MR. CHAN: My son -- actually, not purchase. We -- he
10 refinance it, and then we quitclaimed to him, because he re --
11 a part of the house owner, then he cannot get refinance. We
12 had pool our financial ability to pay. So they won't -- so we
13 have forced to quitclaim to my son only, and then she
14 refinanced the house, so pay a lot less money. But however, it
15 is still too expensive for us to live there or my son to pay
16 for. He cannot afford ever paying for it, right? So he had to
17 sell the house in 2013, March, to this couple. Had nothing to
18 do with us. He's just come from --

19 THE COURT: Well, you should be telling this to your
20 attorney.

21 MR. CHAN: Huh?

22 THE COURT: You should be telling everything you're
23 telling me to your attorney.

24 MR. CHAN: No.

25 THE COURT: What you're telling me doesn't help.



CHENG WAI HUNG

1 MR. CHAN: No, no. I know. Okay.

2 THE COURT: So why are you telling me this?

3 MR. CHAN: No, no. You asked me why we still taking
4 care of the house.

5 THE COURT: I didn't ask you anything. I asked your
6 wife.

7 MR. CHAN: No.

8 THE COURT: I asked you why are you taking care of the
9 house for these other people.

10 MR. CHAN: Yeah.

11 THE COURT: And just tell me.

12 MR. CHAN: I helping the guy, because he live in
13 Irvine. He put my --

14 THE COURT: Does he pay you to take care of the house?

15 MR. CHAN: No, I live there. I have --

16 THE COURT: I'm sorry. You live there?

17 MR. CHAN: Huh?

18 THE COURT: You live at the house?

19 MR. CHAN: Yeah.

20 THE COURT: Oh, you live at the house.

21 MR. CHAN: Yeah, we live at the house.

22 THE COURT: Do you pay rent?

23 MR. CHAN: No. Pay half of the utility.

24 THE COURT: You pay half of the utilities.

25 MR. CHAN: And also taking care of all the garden, all



CHENG WAI HUNG

1 the whole thing.

2 THE COURT: So you live in the house?

3 MR. CHAN: Yeah.

4 THE COURT: Okay.

5 MR. CHAN: Yeah. That's why -- that's why now he --

6 THE COURT: All right.

7 MR. CHAN: -- to sell.

8 THE COURT: Is the house at 44765 Via Pino?

9 MR. CHAN: Yeah.

10 THE COURT: Okay.

11 MR. CHAN: Yeah, because we -- when my son sold the
12 house to this couple, they are not -- they bought it for
13 investment, okay? Or speculation, whatever you call it.

14 So he want me to stay there to taking care of the
15 house. At that time my wife spending half her time in Hong
16 Kong with the kid and the grandchildren, and I stay here.

17 THE COURT: So you don't pay any mortgage?

18 MR. CHAN: No. no.

19 THE COURT: You don't pay any rent?

20 MR. CHAN: No, no. Nothing.

21 THE COURT: And you just pay half the utilities.

22 MR. CHAN: Pay half the utilities.

23 THE COURT: Who pays the other half of the utilities?

24 MR. CHAN: The owner.

25 THE COURT: The owner.



CHENG WAI HUNG

1 MR. CHAN: Yeah.

2 THE COURT: Okay.

3 MR. CHAN: Okay. So now what -- why we bring this up?

4 Because the petitioner somehow, you know, saying I don't know.

5 Is it (indiscernible) or Hong Kong, whatever, said the house,

6 maybe, something, I have collusion with so many people, you

7 know, and thought the house is also belong to the debtor, which

8 is not true. That's why we come to clarify for the owner and

9 also to clarify ourselves, hey, we are nothing to do to make

10 things difficult and concerning anything.

11 We are not. We are just the ones -- to be clear, we

12 had nothing to the debtor. They guess to, whatever, you

13 know --

14 THE COURT: How much is the house worth?

15 MR. CHAN: Okay. So they --

16 THE COURT: How much is the house worth?

17 MR. CHAN: The house, when we view it, more than

18 probably about 1.8 million dollars.

19 THE COURT: How much was it listed for?

20 MR. CHAN: Oh, right now they list for 1.68.

21 THE COURT: Okay.

22 MR. CHAN: And they -- they just dropped the price to

23 1. --

24 THE COURT: Hold on now. Hold on.

25 MR. CHAN: Yeah, the house he had not really held, but



CHENG WAI HUNG

1 this --

2 THE COURT: Wait.

3 MR. CHAN: Okay.

4 THE COURT: So you think the house is worth 1,680,000
5 dollars?

6 MR. CHAN: What's that?

7 THE COURT: How much do you think the house is worth?

8 MR. CHAN: Right now?

9 THE COURT: Yes, right now.

10 MR. CHAN: I think probably 1.4.

11 THE COURT: 1.4.

12 MR. CHAN: Yeah.

13 THE COURT: Is there a mortgage?

14 MR. CHAN: No, is not my house.

15 THE COURT: I didn't ask you if it's your house. You
16 live there.

17 MR. CHAN: I live there.

18 THE COURT: Okay. So now let me ask you, is there a
19 mortgage on the house?

20 MR. CHAN: I'm sure -- I think they have mortgage,
21 yeah.

22 THE COURT: How much is the mortgage?

23 MR. CHAN: I don't know. I am not the owner.

24 THE COURT: Well, but you know these people. They let
25 you live there.



CHENG WAI HUNG

1 MR. CHAN: What's that?

2 THE COURT: They let you live there.

3 MR. CHAN: Yeah.

4 THE COURT: Okay. So you must know them.

5 MR. CHAN: I know. Yeah, I know them very well.

6 THE COURT: All right. Do you know if they pay a
7 mortgage?

8 MR. CHAN: Yeah, I think so. That's why they have --

9 THE COURT: Okay. How much do you think the mortgage
10 is?

11 MR. CHAN: What, that I -- I can only guess.

12 THE COURT: Well, take a guess.

13 MR. CHAN: Well, probably 5 --6,000 dollars.

14 THE COURT: 500 or 600,000?

15 MR. CHAN: No, no. 5 or 6,000 dollar.

16 THE COURT: That's total.

17 MR. CHAN: But I am not sure, okay? I cannot really
18 speak to that.

19 THE COURT: Is that monthly, or is that the total?

20 MR. CHAN: Monthly. Honor, the people, they own apart
21 my -- the house of my son, they -- I don't know even know where
22 they get the money.

23 THE COURT: Well, did they give you -- how much money
24 did they give you for the house?

25 MR. CHAN: One of my --



CHENG WAI HUNG

1 THE COURT: Go back up.

2 MR. CHAN: My son is --

3 THE COURT: Go back up.

4 MR. CHAN: My son --

5 MS. CHAN: Cannot hear --

6 THE COURT: Yes, I know. So we're going to ask you.

7 MS. CHAN: Excuse me.

8 THE COURT: When did you sell the house?

9 MS. CHAN: 2013 in March.

10 THE COURT: Okay. Who did you sell it to?

11 MS. CHAN: Wehu and his wife.

12 THE COURT: How do you spell the last name?

13 MR. CHAN: W-E-H-U.

14 MS. CHAN: No. Is H-U? And his wife, the last name
15 W-A-N-G, Wang.

16 THE COURT: How much did they pay you?

17 MS. CHAN: 1 --

18 MR. CHAN: 4 --

19 MS. CHAN: 434, is it?

20 THE COURT: One million?

21 MR. CHAN: 300. I meant 300,000.

22 MS. CHAN: 340, is it? 100.

23 THE COURT: Okay.

24 MS. CHAN: It is 100 --

25 THE COURT: What did you do with the money?



CHENG WAI HUNG

1 MR. CHAN: 14314. Okay?

2 THE COURT: What did you do with the money?

3 MS. CHAN: Oh, we have to pay the loan back.

4 THE COURT: How much was the loan?

5 MS. CHAN: How much is the loan our house?

6 MR. CHAN: How much?

7 MS. CHAN: The loan. The loan. The mortgage we have
8 to pay back.

9 MR. CHAN: We, at that time?

10 MS. CHAN: Yeah.

11 MR. CHAN: I'm not sure. Probably around 600,000,
12 something like that.

13 THE COURT: Okay. So you had a lot of money left
14 over.

15 MS. CHAN: No.

16 THE COURT: Well, if they paid you 1,300,000.

17 MR. CHAN: Yeah.

18 THE COURT: And you only had to pay 600,000.

19 MR. CHAN: Yeah.

20 THE COURT: You had over 600,000 dollars left.

21 MR. CHAN: Yes. Or around that, yes.

22 THE COURT: Okay. Do you still have the money?

23 MR. CHAN: That -- that -- my son sold the property.
24 Not us that time. We sold our son quick --

25 THE COURT: How much did he pay for it?



CHENG WAI HUNG

1 MR. CHAN: Now, we -- what -- according to the CPA do
2 our thing, we is a keep.

3 THE COURT: So you gave it to your son.

4 MR. CHAN: But we just give it to them, okay?

5 THE COURT: Okay. So did your son take that money?

6 MR. CHAN: Yeah.

7 MS. CHAN: No. No, the --

8 THE COURT: The 600,000?

9 MR. CHAN: What?

10 MS. CHAN: Why (indiscernible) to sell the house.

11 MR. CHAN: Oh, he pay a lot of people debt. Okay?

12 And also a lot of --

13 THE COURT: I'm sorry. You did what?

14 MR. CHAN: We pay a lot of people that pay back of
15 debt.

16 THE COURT: Whose debt? Your debt?

17 MR. CHAN: No. We borrow money to live at that time
18 for so -- and, you know, we pay about 8000 dollars -- 8,300
19 something a month mortgage.

20 THE COURT: Okay.

21 MR. CHAN: So we -- we in debt. So we keep on
22 borrowing from her brother

23 (Audio ends one minute before the end of the hearing)

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I N D E X

RULINGS:	PAGE	LINE
Recognition motion is granted	15	23



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C E R T I F I C A T I O N

I, Hana Copperman, certify that the foregoing transcript is a true and accurate record of the proceedings.

Hana Copperman

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Date: January 5, 2018



A	3:6 appeared (1) 12:18 appointed (1) 3:19 appreciate (2) 4:10;15:25 appropriate (1) 5:6 Arab (1) 3:19 area (1) 12:20 argument (1) 4:12 around (2) 27:11,21 articulate (1) 18:9 ashamed (1) 15:7 assets (2) 5:12,16 assistance (1) 15:18 attention (1) 17:2 attorney (5) 12:1,4,14;20:20,23 Audio (1) 28:23 authorization (1) 5:4	borrowing (1) 28:22 both (1) 14:13 bought (5) 7:6,22;13:6;14:10; 22:12 bring (1) 23:3 broke (1) 20:5 brother (9) 5:24;6:3,4,6;12:21; 14:13;19:9,9;28:22 brothers (10) 6:2,9,15;7:23;13:9; 14:17,21,22;16:8,9 build (3) 7:4,21;12:22 bus (1) 12:9 business (3) 14:7;15:2,7 buy (1) 7:15 buying (1) 12:9	10,12,16,18,21,23,24, 25,25;18:2,4,7,10,12, 14,19,22;19:3,6,8,19, 21;20:2,4,9,21,24;21:1, 3,7,10,12,15,17,19,21, 23,25;22:3,5,7,9,11,18, 20,22,24;23:1,3,15,17, 20,22,25;24:3,6,8,10, 12,14,17,20,23;25:1,3, 5,8,11,13,15,17,20,25; 26:2,4,5,7,9,11,13,14, 17,18,19,21,22,24; 27:1,3,5,6,7,9,10,11,15, 17,19,21,23;28:1,4,6,7, 9,10,11,14,17,21 Chapter (3) 3:5,21;5:15 Chen (1) 4:16 Cheng (2) 3:4;6:12 circumstances (1) 5:6 citizen (1) 8:6 clarify (5) 17:18,21;18:15;23:8, 9 clear (3) 7:20;10:2;23:11 closure (1) 19:23 colleague (2) 3:24;4:11 colleague's (1) 5:9 collusion (1) 23:6 coming (2) 15:25;20:6 comment (3) 4:16,17,20 comments (1) 11:6 common (1) 12:9 compelling (1) 15:22 complaining (2) 10:13;19:1 complicated (1) 14:7 concerned (6) 10:4,5,21;11:15; 15:17;19:15 concerning (1) 23:10 confirmed (1) 5:10 connection (1) 14:1 consider (1) 3:5	contact (1) 16:20 continue (1) 20:3 cooperation (1) 4:10 couple (2) 20:17;22:12 course (1) 8:13 Court (182) 3:3,4,9,12,14,19,22; 4:4,17,20;5:7,20;6:2,4, 8,11,14,19;7:1,3,5,7,9, 11,14,24;8:1,4,8,10,12, 15,20,23;9:1,3,6,8,10, 19,22,25;10:2,4,8,11, 14,17,19,21;11:1,3,9, 12,19,21,24;12:5,7,11, 13,16,24;13:1,3,5,7,9, 11,13,16,18,20,22,24; 14:16,22;15:16,23; 16:7,10,14,16,19,24; 17:1,4,7,9,11,15,17,20, 22;18:1,3,5,8,11,13,17, 21;19:1,4,7,18,20;20:1, 3,7,19,22,25;21:2,5,8, 11,14,16,18,20,22,24; 22:2,4,6,8,10,17,19,21, 23,25;23:2,14,16,19, 21,24;24:2,4,7,9,11,13, 15,18,22,24;25:2,4,6,9, 12,14,16,19,23;26:1,3, 6,8,10,12,16,20,23,25; 27:2,4,13,16,18,20,22, 25;28:3,5,8,13,16,20 courtesy (1) 4:10 CPA (1) 28:1 create (3) 8:25;10:10,12 creditors (1) 15:13
	B	C	D	
ability (1) 20:12 absolutely (1) 5:11 according (1) 28:1 accusation (1) 14:9 acting (1) 9:11 activity (1) 12:11 actually (1) 20:9 address (1) 16:21 addresses (1) 16:21 adjacent (1) 14:2 Administrative (1) 3:20 affected (1) 9:3 afford (1) 20:16 afternoon (4) 3:7,17;4:1,4 again (1) 15:17 agent (11) 7:18;8:21,22,22;9:7, 9,10,11,13;10:24;19:16 ago (1) 6:16 Ah (1) 18:4 allegation (1) 12:17 allowing (1) 4:9 almost (3) 6:16;7:17;19:23 along (1) 20:5 Although (2) 5:22,22 America (2) 12:21;13:17 among (1) 14:6 Andrew (1) 4:2 announce (2) 3:15,25 apart (1) 25:20 appear (1) 4:9 Appearances (1)	baby (1) 6:17 back (6) 14:19;26:1,3;27:3,8; 28:14 bad (1) 15:12 base (1) 14:9 beaten (1) 15:12 behalf (4) 3:18;4:3,13,14 behind (1) 16:22 belong (2) 5:3;23:7 belonged (1) 19:14 benefit (1) 9:19 best (1) 4:12 bolsters (1) 5:19 borrow (1) 28:17	CALIFORNIA (1) 3:1 Call (4) 3:3;9:10;11:21; 22:13 came (1) 19:8 can (14) 3:5;6:20;10:22;11:4, 18;14:16,18,20;15:6, 19;16:5,8;19:13;25:11 card (1) 16:16 care (9) 8:23,24;19:16,20; 21:4,8,14,25;22:14 cares (1) 11:1 case (6) 5:23;8:3;15:11,20; 18:23;19:12 CHAN (188) 3:7,8,11,12,13;5:21, 22;6:3,6,10,12,13,16, 22;7:2,4,6,8,10,12,15, 25;8:2,6,9,11,13,16,21, 24;9:2,5,7,9,15,21,23; 10:5,10,12,16,18,24; 11:11,18,20,23;12:2,6, 8,12,15,17,25;13:2,4,6, 8,10,12,14,17,19,21,23, 25;14:18,24;16:1,9,12, 15,17,23,25;17:3,5,8,	daughter (1) 6:17 deal (3) 13:14;15:5;16:3 dealings (1) 14:12 debt (5) 28:11,15,16,16,21 debtor (3) 5:3;23:7,12 debtors (4) 3:21;5:12;7:23;8:19 debtor's (2) 12:3;13:4 DECEMBER (1) 3:1	

decide (2) 14:3,7	20:15	gift (3) 13:15,16,20	3:20;6:17,18;15:1, 14:22;15:23;5	judge (2) 8:16;19:12
deed (2) 14:5;19:22	explain (1) 19:21	girl (1) 6:17	Honor (16) 3:7,17,24;4:1,8,12, 18,23;5:9,22;8:17; 10:24;16:1;17:10,12; 25:20	K
deeded (1) 20:1	extra (2) 8:7;16:4	Good (6) 3:7,17;4:1,4;12:16; 18:12	hopefully (1) 19:13	Keep (4) 7:14;19:24;28:2,21
defend (1) 18:25	F	grandchildren (1) 22:16	house (52) 6:22,23;7:6,12,16,17, 19,20,21;8:18,20,25; 9:1,4,14,18;10:3; 12:22;19:14,16,24,25; 20:1,11,14,17;21:4,9, 14,18,20,21;22:2,8,12, 15:23;5:7,14,16,17,25; 24:4,7,14,15,19;25:21, 24;26:8;27:5;28:10	Keung (1) 3:19
Definitely (1) 11:23	face (1) 15:8	grant (4) 4:14,24;12:4;15:23	Hu (1) 6:24	kid (1) 22:16
deliver (1) 14:19	fair (1) 14:9	guess (4) 15:6;23:12;25:11,12	H-U (1) 26:14	kind (1) 16:2
depend (1) 14:20	family (6) 5:17;12:10;14:10; 15:7,8,18	guy (1) 21:12	Huh (4) 17:23;18:2;20:21; 21:17	knew (1) 14:13
desperate (1) 9:17	fears (1) 19:5	guys (1) 15:13	hundred (1) 7:13	Kong (7) 3:20;6:17,18;15:1, 14:22;16:23;5
determination (1) 15:22	fee (1) 14:1	H	Hung (3) 3:4;6:12;7:2	Kwok (1) 3:19
difficult (1) 23:10	feel (4) 4:23;11:25;15:7,17	half (6) 21:23,24;22:15,21, 22,23	husband (5) 7:21;16:3,22,23;17:5	L
direct (1) 14:21	feels (2) 10:20;11:1	hand (1) 16:24	I	lady (1) 3:7
disappear (1) 19:10	final (1) 9:16	happened (3) 5:14;11:22;15:13	impacted (1) 11:2	land (3) 7:22;12:9,10
disappointed (1) 15:7	financial (3) 15:17;18:23;20:12	happening (1) 11:2	inaccurate (1) 18:17	last (5) 6:5,14;15:19;26:12, 14
documents (1) 6:20	financially (1) 11:2	hear (1) 26:5	indiscernible (4) 12:19;14:2;23:5; 28:10	law (5) 5:25;7:19;8:17; 10:12;15:3
dollar (1) 25:15	find (8) 10:22;11:3;15:21; 16:8,11,14;18:21; 19:10	heard (1) 4:5	interest (1) 18:23	lawyer (10) 7:24,25;8:1,7;10:14, 16,17;16:5;18:25;19:2
dollars (5) 23:18;24:5;25:13; 27:20;28:18	fine (1) 17:17	hearing (4) 3:5;11:22;15:19; 28:23	interfamily (1) 14:6	learned (1) 15:1
down (2) 4:13;20:6	firm (3) 5:25;7:19;15:3	held (1) 23:25	intrafamily (1) 14:3	left (4) 15:2,4;27:13,20
dropped (1) 23:22	First (4) 4:8;14:14,24;16:2	help (8) 10:22;11:4,5,25; 16:2,6,8;20:25	investment (2) 7:16;22:13	legal (4) 10:7,11;15:18;16:2
Duck (1) 6:13	forced (1) 20:13	helping (1) 21:12	Irvine (1) 21:13	legally (4) 12:25;13:3,4,23
E	foreign (1) 4:25	here's (1) 16:20	issue (3) 5:25;11:6,7	less (1) 20:14
economically (1) 10:20	former (1) 4:11	hey (1) 23:9	issues (2) 11:4,5	letter (13) 4:16,17,21;5:1,10, 18:6;20,21;7:18,19; 15:22;18:5,6
either (3) 9:25;10:21;11:3	four (1) 7:13	hide (2) 14:3,8	item (1) 4:15	liked (1) 12:20
else (1) 13:24	freedom (1) 15:9	High (1) 3:19	J	Lin (2) 3:8,12
encourage (2) 12:21;13:17	friend (1) 14:10	hire (5) 8:7;11:25;16:4; 18:24;19:2	job (1) 17:17	list (1) 23:20
end (1) 28:23	friends (1) 14:6	hired (1) 15:13		listed (1) 23:19
ends (1) 28:23	Fulbright (2) 3:18;4:2	Hold (2) 23:24,24		listened (1) 18:8
equitable (1) 5:5	G	holiday (1) 16:16		listing (6) 7:18;8:21,21,22; 9:17;19:15
even (1) 25:21	garden (1) 21:25	home (1) 19:20		
exactly (2) 5:14,14	gave (7) 12:13,21,23;13:13, 14,18;28:3	Hong (7)		
Excuse (2) 17:22;26:7				
expensive (1)				

<p>live (13) 20:15;21:12,15,16, 18,20,21;22:2;24:16, 17,25;25:2;28:17</p> <p>LLP (1) 3:18</p> <p>loan (5) 27:3,4,5,7,7</p> <p>longer (1) 9:13</p> <p>lose (1) 15:7</p> <p>lost (2) 15:1;17:19</p> <p>lot (9) 8:25;12:22;14:2,14; 20:14;27:13;28:11,12, 14</p> <p>lots (2) 12:24;13:1</p>	<p>month (1) 28:19</p> <p>monthly (2) 25:19,20</p> <p>more (1) 23:17</p> <p>mortgage (11) 20:3,5;22:17;24:13, 19,20,22;25:7,9;27:7; 28:19</p> <p>most (1) 14:19</p> <p>motion (3) 4:6,19;15:21</p> <p>motivation (2) 6:21,22</p> <p>move (3) 7:22;12:21;13:17</p> <p>much (18) 5:7,20,23;7:11; 15:25;16:4;23:14,16, 19;24:7,22;25:9,23; 26:16;27:4,5,6,25</p> <p>must (1) 25:4</p>	<p>one (6) 6:12,13;7:13;25:25; 26:20;28:23</p> <p>ones (1) 23:11</p> <p>only (8) 4:15;5:24;14:18; 15:6,14;20:13;25:11; 27:18</p> <p>oOo- (1) 3:2</p> <p>opportunity (1) 11:16</p> <p>opposition (4) 4:15,19,22,23</p> <p>oral (1) 4:12</p> <p>order (3) 3:3;5:11;15:23</p> <p>Osman (1) 3:18</p> <p>Otherwise (1) 19:10</p> <p>ourselves (2) 18:25;23:9</p> <p>out (5) 4:15;5:3;15:18; 16:14;18:21</p> <p>outcome (1) 15:11</p> <p>over (3) 9:23;27:14,20</p> <p>own (4) 13:7,8,22;25:20</p> <p>owner (10) 8:23;9:16;19:16,18, 19;20:11;22:24,25; 23:8;24:23</p> <p>owners (2) 9:13;11:17</p> <p>owner's (1) 8:22</p> <p>ownership (3) 14:1,3,8</p> <p>owns (2) 12:24,25</p>	<p>party (3) 5:23;8:2;18:22</p> <p>passport (1) 15:10</p> <p>pay (23) 13:12;20:4,12,14,15; 21:14,22,23,24;22:17, 19,21,22;25:6;26:16; 27:3,8,18,25;28:11,14, 14,18</p> <p>paying (2) 20:3,16</p> <p>pays (1) 22:23</p> <p>people (8) 11:14;15:10;21:9; 23:6;24:24;25:20; 28:11,14</p> <p>perhaps (3) 16:7,10,19</p> <p>person (3) 7:5,6;9:11</p> <p>petition (2) 4:14,25</p> <p>petitioner (4) 12:3,18;13:25;23:4</p> <p>petitioners (5) 3:18;4:3;5:2,5;14:15</p> <p>petitions (1) 3:6</p> <p>ph (2) 6:24;19:19</p> <p>Pino (2) 6:23;22:8</p> <p>place (1) 14:14</p> <p>plans (1) 11:21</p> <p>please (3) 3:6;18:1,3</p> <p>pleasure (1) 17:11</p> <p>PM (1) 3:1</p> <p>pool (1) 20:12</p> <p>power (2) 12:4,14</p> <p>precisely (1) 5:13</p> <p>presence (1) 3:25</p> <p>pretty (1) 9:17</p> <p>price (1) 23:22</p> <p>probably (6) 9:15;14:24;23:18; 24:10;25:13;27:11</p> <p>problem (2) 8:25;10:12</p> <p>proceeding (1) 4:25</p>	<p>proceeds (1) 5:16</p> <p>process (2) 9:8;11:8</p> <p>promotes (1) 5:1</p> <p>properly (1) 5:10</p> <p>properties (4) 5:3,4;14:4,8</p> <p>property (6) 5:12;13:7,8;14:11; 20:8;27:23</p> <p>protect (4) 5:12;11:14,15;12:1</p> <p>protection (3) 8:5,12,13</p> <p>prudent (1) 5:11</p> <p>purchase (1) 20:9</p> <p>purchased (1) 20:7</p> <p>put (2) 7:17;21:13</p>
M				Q
<p>many (1) 23:6</p> <p>March (2) 20:17;26:9</p> <p>market (4) 7:17,20;8:20;20:6</p> <p>matter (1) 3:4</p> <p>may (6) 6:1,19;7:12;10:18; 11:1;14:2</p> <p>Maybe (7) 14:24;15:8,12;16:8, 14,16;23:6</p> <p>mean (2) 10:24;18:23</p> <p>meant (1) 26:21</p> <p>members (2) 5:17;15:8</p> <p>mentioned (1) 19:14</p> <p>message (1) 14:19</p> <p>million (2) 23:18;26:20</p> <p>mine (1) 4:11</p> <p>minute (1) 28:23</p> <p>miss (1) 16:17</p> <p>Mohammed (1) 3:19</p> <p>moment (1) 9:15</p> <p>money (14) 7:9,11;8:7;9:1;16:4; 20:14;25:22,23;26:25; 27:2,13,22;28:5,17</p>	<p>name (8) 3:8,9;13:4;17:22,24, 25;26:12,14</p> <p>names (1) 6:11</p> <p>necessary (2) 5:11;11:8</p> <p>need (15) 3:9;8:1,4,12;10:25; 11:5,14,15,25,25; 16:10;17:15;18:13,24, 25</p> <p>needs (2) 10:21;11:3</p> <p>new (1) 9:17</p> <p>next (3) 12:22;14:11;15:24</p> <p>Nobody (1) 9:25</p> <p>Norton (2) 3:18;4:2</p> <p>notice (2) 5:24;15:3</p> <p>November (1) 7:23</p> <p>Number (2) 3:4;12:17</p>			<p>questionable (1) 14:12</p> <p>quick (1) 27:24</p> <p>quitclaim (4) 12:18;13:6;14:5; 20:13</p> <p>quitclaimed (2) 19:22;20:10</p>
	N			R
	<p>off (2) 7:19;8:20</p> <p>oldest (2) 3:8;6:12</p>	<p>paid (1) 27:16</p> <p>papers (2) 10:7,11</p> <p>paperwork (2) 8:11,18</p> <p>part (2) 14:2;20:11</p> <p>particularly (2) 5:6,15</p> <p>parties (2) 3:22;4:5</p> <p>partner (1) 14:7</p>		<p>raise (1) 5:25</p> <p>raising (1) 16:24</p> <p>re (1) 20:10</p> <p>read (2) 6:19;18:5</p> <p>really (4) 16:4;18:24;23:25; 25:17</p> <p>reason (4) 5:14;15:4,14,15</p> <p>Rebecca (1) 3:17</p> <p>received (1) 4:15</p> <p>recognition (3) 3:5;4:6;15:23</p> <p>recognize (1) 4:25</p> <p>refinance (2) 20:10,11</p>
	O	P		

refinanced (1) 20:14	23:4	speak (1) 25:18	7:13	utility (1) 21:23
refund (1) 19:24	scared (2) 10:13;15:9	Special (1) 3:20	thought (2) 16:5;23:7	V
Region (1) 3:20	scares (1) 15:15	specify (1) 18:19	thousand (1) 7:13	
related (1) 7:7	Secondly (1) 4:11	speculation (1) 22:13	three (2) 6:7,16	verified (1) 4:25
relatives (2) 12:10;14:1	seek (2) 5:15;15:18	spell (1) 26:12	till (1) 5:24	Via (2) 6:23;22:8
relief (6) 4:24;5:2,5,13,15,19	seeking (1) 5:19	spending (1) 22:15	today (2) 4:5;19:8	view (1) 23:17
rent (2) 21:22;22:19	sell (11) 7:12;8:25;9:1,4,18; 19:17;20:17;22:7;26:8, 10;28:10	start (2) 7:21;9:17	told (2) 18:15,18	voluntarily (1) 9:6
repeat (2) 15:17;18:13	selling (3) 9:8,13;12:9	stated (1) 5:10	tomorrow (2) 16:14,15	W
repeating (1) 18:14	send (1) 16:16	stay (3) 15:5;22:14,16	took (2) 7:19;8:20	
repower (1) 15:10	senior (2) 8:6;16:4	still (4) 19:16;20:15;21:3; 27:22	total (2) 25:16,19	Wai (4) 3:4;6:12,13;7:2
requested (2) 4:24;5:2	September (1) 5:16	stock (1) 20:6	touch (1) 14:16	wait (2) 15:24;24:2
required (1) 11:9	serious (1) 10:19	stopped (1) 9:6	transaction (1) 14:6	waiting (1) 15:10
residence (1) 6:23	set (2) 13:25,25	submit (1) 4:13	transferred (2) 5:4,17	Wang (3) 6:24;19:19;26:15
resolved (1) 19:13	Shirley (1) 19:19	sue (1) 18:22	transition (1) 14:3	W-A-N-G (1) 26:15
respect (1) 15:22	shortly (1) 15:23	sued (2) 14:25;15:3	troubling (1) 5:15	way (1) 9:3
respond (1) 12:3	side (3) 11:13,13,13	suggest (1) 14:10	true (6) 12:7,7;14:3,5,8;23:8	Wehu (1) 26:11
responsible (1) 12:11	simply (1) 5:10	Sun (1) 17:25	Trustee (1) 3:20	W-E-H-U (1) 26:13
review (2) 11:6,6	sister (2) 12:4;15:6	supports (2) 5:1,19	try (3) 11:7;16:7,11	what's (4) 10:22,23;24:6;25:1
reviewed (2) 6:20;15:21	sister-in-law (2) 14:18,20	sure (6) 5:24;10:5;15:15; 24:20;25:17;27:11	trying (3) 11:12;17:1;19:17	whole (3) 19:12,13;22:1
right (17) 3:9;4:6,22,24;5:7,20; 6:9,14;11:24;13:11; 19:17;20:16;22:6; 23:20;24:8,9;25:6	sit (1) 4:13	suspect (1) 14:11	turn (2) 3:14;5:21	Whose (1) 28:16
RIVERSIDE (1) 3:1	situation (1) 15:5	system (2) 8:17,17	two (4) 6:8;13:9;14:13;19:9	wife (7) 6:25;17:12;18:8; 21:6;22:15;26:11,14
Rose (2) 3:18;4:2	sold (7) 5:16;6:24;10:3; 19:22;22:11;27:23,24	T	U	wife's (1) 18:5
ROSENBLATT (5) 4:1,2,9;5:8,9	somebody (3) 10:22;11:4,25			WINTHROP (9) 3:15,17,24;4:7,8,18, 22;5:18;16:20
rulings (2) 11:8,9	somehow (1) 23:4	talk (4) 11:18;14:20,21;17:5	Um-hum (1) 17:8	wish (1) 16:17
S	someone (1) 3:16	talked (3) 6:4,6,8	under (2) 5:6;17:14	wishing (1) 4:5
	son (14) 19:23;20:1,4,9,13, 15;22:11;25:21;26:2,4; 27:23,24;28:3,5	talking (2) 11:3,16	understood (3) 17:20;18:5,11	without (2) 5:4;14:9
sale (1) 5:16	Soo (1) 17:25	telephone (3) 3:16,23;4:9	untrue (2) 14:9,15	Wong (1) 3:19
sarcastic (1) 10:20	soons (1) 9:17	telling (8) 11:7,13;19:4;20:19, 22,23,25;21:2	unusual (1) 15:10	worry (1) 15:12
sat (1) 18:8	sorry (4) 17:12,15;21:16; 28:13	Temecula (1) 6:23	up (5) 5:24;11:21;23:3; 26:1,3	worst (1) 15:12
saw (2) 6:15,18		tentative (1) 4:14	use (1) 14:6	worth (4) 23:14,16;24:4,7
saying (1)		thirty (1)	used (2) 4:11;14:5	write (1) 6:21
			utilities (4) 21:24;22:21,22,23	wrong (1)

14:10	300,000 (1) 26:21			
Y	340 (1) 26:22			
Yeah- (1) 11:23	4			
year (4) 6:5;7:13,17;15:24	4 (1) 26:18			
years (2) 6:7,16	434 (1) 26:19			
youngest (1) 6:13	44765 (2) 6:23;22:8			
1	5			
1 (2) 23:23;26:17	5 (2) 25:13,15			
1,300,000 (1) 27:16	500 (1) 25:14			
1,680,000 (1) 24:4	6			
1.4 (2) 24:10,11	6,000 (2) 25:13,15			
1.68 (1) 23:20	600,000 (5) 25:14;27:11,18,20; 28:8			
1.8 (1) 23:18	8			
1:36 (1) 3:1	8,300 (1) 28:18			
100 (2) 26:22,24	8000 (1) 28:18			
13 (1) 3:4				
134 (1) 7:12				
14314 (1) 27:1				
15 (3) 3:5,21;5:15				
19 (1) 3:1				
2				
2003 (1) 7:21				
2005 (1) 7:22				
2008 (2) 12:19;20:6				
2012 (1) 19:22				
2013 (3) 6:24;20:17;26:9				
2017 (1) 3:1				
3				
3 (1) 12:17				
300 (1) 26:21				